



MOMENTIVE® Consumer Credit Counseling Service
COST STRUCTURE BASED ON TYPE OF COUNSELING
Updated 7/09

COUNSELING	Single	Couple	Required	Cost Includes	Exceptions
Initial Counseling/Budgeting Session (FCO)*	\$0	\$0	YES	Initial 90-minute counseling session; budget analysis	Fee may be waived by management-based upon income or ability to pay. (Using Federal Poverty Guidelines). If client provides own updated credit report (6 months), counseling fee is waived.
Debt Management Plan – Monthly Fee*	\$15% of monthly payment – not to exceed \$25 per month	\$15% of monthly payment – not to exceed \$25 per month	YES	Costs of checks, postage, electronic banking fees, IT costs incurred by agency on client's behalf; follow up counseling	May be reduced or waived with management approval only – based upon client's income/ability to pay.
Debt Management Plan (DMP) Set Up Fee*	\$15% of monthly payment – not to exceed \$50 per month	\$15% of monthly payment – not to exceed \$50 per month	YES	Establishment of DMP; notification of creditors; IT costs incurred by agency on client's behalf	Fees may be reduced or waived with management approval only – based upon client's income/ability to pay. If grant funding is available, these fees are waived.
CWCID	\$50.00 (DMP) \$75.00 (non-DMP)	\$75.00 (DMP) \$100.00 (non-DMP)	YES	Materials, classroom study – 6 Sessions or Self-Study	If grants are available; follow the grant guidelines.
ACH Enrollment	0	0	NO		N/A
NSF Charge	\$30.00	\$30.00	YES		Waived based upon management approval.
Credit Bureau File Pulled	\$10.00 (1 bureau)	\$20.00 (1 bureau)	YES		Refer to free annual credit report 1 st . Fee waived if grant funding is available.
Housing Counseling					
Pre/Post Purchase Counseling	\$0	\$0		Counseling Certificate- pre purchase; short sale	Grant or sponsorship availability only. May bill lender if relationship is established prior to counseling session
Delinquency-Foreclosure Prevention	\$0	\$0			Funded by grants. No fees charged to client at this time.
Reverse Mortgage/HECM	\$125	\$125	Yes	Counseling, educational information/packet, all requested follow-up calls	If grant funding sources are available, we will bill under applicable grants. Fee waivers upon request based on agency policies.

Bankruptcy	Individual	Couple	Notes	Cost Includes	Exceptions
Pre-filing Briefing Session	\$50	\$75	Approvals are made only w/documentation that attorney has waived fees or at the discretion of management.	Counseling session, Materials, D.O.J. Certificate	Scholarship/grant funding available that is designated for BK counseling/education
Pre-discharge Education Course	\$25	\$40	Approvals are made only w/documentation that attorney has waived fees or at the discretion of management.	Educational presentation, Materials, D.O.J Certificate	Scholarship/grant funding available that is designated for BK counseling/education